

09-11-00

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**UTILITY PATENT APPLICATION TRANSMITTAL**  
**(Large Entity)**

(Only for new nonprovisional applications under 37 CFR 1.53(b))

Docket No.  
97-059-1XTotal Pages in this Submission  
86**TO THE ASSISTANT COMMISSIONER FOR PATENTS**Box Patent Application  
Washington, D.C. 20231

Transmitted herewith for filing under 35 U.S.C. 111(a) and 37 C.F.R. 1.53(b) is a new utility patent application for an invention entitled:

**METHOD AND APPARATUS FOR PROVIDING AND PROCESSING INSTALLMENT PLANS AT A TERMINAL**

and invented by:

Jay S. WALKER; James A. JORASCH; Andrew S. VAN LUCHENE

If a CONTINUATION APPLICATION, check appropriate box and supply the requisite information:

Continuation  Divisional  Continuation-in-part (CIP) of prior application No.: 09/264,379

Which is a:

Continuation  Divisional  Continuation-in-part (CIP) of prior application No.: 08/946,508

Which is a:

Continuation  Divisional  Continuation-in-part (CIP) of prior application No.: 08/920,116

Enclosed are:

**Application Elements**

1.  Filing fee as calculated and transmitted as described below
2.  Specification having 41 pages and including the following:
  - a.  Descriptive Title of the Invention
  - b.  Cross References to Related Applications (*if applicable*)
  - c.  Statement Regarding Federally-sponsored Research/Development (*if applicable*)
  - d.  Reference to Microfiche Appendix (*if applicable*)
  - e.  Background of the Invention
  - f.  Brief Summary of the Invention
  - g.  Brief Description of the Drawings (*if drawings filed*)
  - h.  Detailed Description
  - i.  Claim(s) as Classified Below
  - j.  Abstract of the Disclosure

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## Application Elements (Continued)

3.  Drawing(s) (when necessary as prescribed by 35 USC 113)
  - a.  Formal Number of Sheets 20 Sheet Figs. 1-15
  - b.  Informal Number of Sheets \_\_\_\_\_
4.  Oath or Declaration
  - a.  Newly executed (original or copy)  Unexecuted
  - b.  Copy from a prior application (37 CFR 1.63(d)) (for continuation/divisional application only)
  - c.  With Power of Attorney  Without Power of Attorney
  - d.  DELETION OF INVENTOR(S)  
Signed statement attached deleting inventor(s) named in the prior application, see 37 C.F.R. 1.63(d)(2) and 1.33(b).
5.  Incorporation By Reference (usable if Box 4b is checked)  
The entire disclosure of the prior application, from which a copy of the oath or declaration is supplied under Box 4b, is considered as being part of the disclosure of the accompanying application and is hereby incorporated by reference therein.
6.  Computer Program in Microfiche (Appendix)
7.  Nucleotide and/or Amino Acid Sequence Submission (if applicable, all must be included)
  - a.  Paper Copy
  - b.  Computer Readable Copy (identical to computer copy)
  - c.  Statement Verifying Identical Paper and Computer Readable Copy

## Accompanying Application Parts

8.  Assignment Papers (cover sheet & document(s))
9.  37 CFR 3.73(B) Statement (when there is an assignee)
10.  English Translation Document (if applicable)
11.  Information Disclosure Statement/PTO-1449  Copies of IDS Citations
12.  Preliminary Amendment
13.  Acknowledgment postcard
14.  Certificate of Mailing

First Class  Express Mail (Specify Label No.): EL510722390US

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## Accompanying Application Parts (Continued)

15.  Certified Copy of Priority Document(s) (if foreign priority is claimed)

16.  Additional Enclosures (please identify below):

POSTCARD

## Fee Calculation and Transmittal

### CLAIMS AS FILED

For	#Filed	#Allowed	#Extra	Rate	Fee
Total Claims	22	- 20 =	2	x \$18.00	\$36.00
Indep. Claims	2	- 3 =	0	x \$78.00	\$0.00
Multiple Dependent Claims (check if applicable)	<input type="checkbox"/>				\$0.00
				BASIC FEE	\$690.00
OTHER FEE (specify purpose)					\$0.00
				TOTAL FILING FEE	\$726.00

A check in the amount of to cover the filing fee is enclosed.

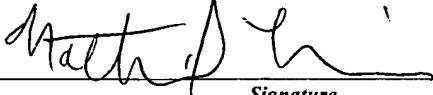
The Commissioner is hereby authorized to charge and credit Deposit Account No. 50-0271 as described below. A duplicate copy of this sheet is enclosed.

Charge the amount of \$726.00 as filing fee.

Credit any overpayment.

Charge any additional filing fees required under 37 C.F.R. 1.16 and 1.17.

Charge the issue fee set in 37 C.F.R. 1.18 at the mailing of the Notice of Allowance, pursuant to 37 C.F.R. 1.311(b).



Signature

Nathaniel Levin  
Attorney for Applicants Reg. No.: 34,860  
203-461-7114  
22927

Dated: September 8, 2000

cc:

**CERTIFICATE OF MAILING BY "EXPRESS MAIL" (37 CFR 1.10)**

Docket No.

Applicant(s): WALKER et al.

97-059-1X

Serial No.	Filing Date	Examiner	Group Art Unit
Not Yet Assigned	September 8, 2000	Not Yet Assigned	Not Yet Assigned

Invention: **METHOD AND APPARATUS FOR PROVIDING AND PROCESSING INSTALLMENT PLANS  
AT A TERMINAL**

jc406 U.S. PRO  
09/654341  
09/08/00

I hereby certify that this **Continuation Patent Application, Preliminary Amendment and IDS**  
(Identify type of correspondence)

is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under  
37 CFR 1.10 in an envelope addressed to: The Assistant Commissioner for Patents, Washington, D.C. 20231 on  
September 8, 2000

(Date)

**Nalini P. Sahadeo**

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